UNITED STATES BANKRUPTCY COURT

Southern District of New York

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Fixing of Dates The debtor(s) listed below filed a chapter 13 bankruptcy case on June 21, 2010.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be reviewed on the Court's Electronic Case File System using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office or the U.S. trustee cannot give legal advice

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Joseph A. Pagliocca

35 Twin Elms Lane New City, NY 10956

Case Number: 10–23264–rdd	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0472
Attorney for Debtor(s) (name and address): Derek Sherman Tarson Legal Aid Society of Rockland County,Inc 2 Congers Road New City, NY 10956 Telephone number: (845) 634–3627	Bankruptcy Trustee (name and address): Jeffrey L. Sapir–13 As Chapter 13 and 12 Trustee 399 Knollwood Road Suite 102 White Plains, NY 10603 Telephone number: (914) 328–6333

Meeting of Creditors Date: July 16, 2010 Time: **Confirmation Hearing**

Time: 12:00 PM Date: August 25, 2010 Time: 10:00 AM

Location: United States Bankruptcy Court, SDNY, 300 Location: Courtroom TBA (RDD), 300 Quarropas Street, White

Ouarropas Street, Room 243A, White Plains, NY 10601-5008 **Plains, NY 10601**

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): October 14, 2010

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: September 14, 2010

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to File Objections to Confirmation of the Plan: August 16, 2010

Filing of Plan

The debtor is required to file a plan setting forth how the debtor's creditors are to be paid pursuant to the Bankruptcy Code. A copy of the plan may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: 300 Quarropas Street White Plains, NY 10601 Telephone number: 914–390–4060	For the Court: Clerk of the Bankruptcy Court: Vito Genna
Hours Open: Monday – Friday 8:30 AM – 5:00 PM	Date: June 22, 2010

DO NOT BRING CELL PHONES TO THE COURTHOUSE.

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(a) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

Bankruptcy Čase court by the individual was be reviewed www.nysb effective un confirmation debtor's bus. Legal Advice The staff of an attorne Creditors Generally May Not Take Certain Actions Meeting of Creditors and Confirmation of Plan Meeting of Creditors are welcom without furtattend the confirmation of Plan Claims A Proof of this notice, in its collate clerk's office PDF format that the deb Claim by the claim from in the sched court, with surrender in Foreign Adnotice has be extend the confirmation of Possible PDF format that the debtor is not property. The debtor is not creditors, exempt. You debtor is not confirmation of Possible PDF format that the debtor is not property. The debtor is not creditors, exempt. You debtor is not creditors, exempt. You debtor is not creditors.	
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May Not Take Certain Actions 1301. Comm demand rep property; structer ain circuit to extend on 1301. Comm demand rep property; structer ain circuit to extend on 1301. Comm demand rep property; structer ain circuit to extend on 1301. Comm demand rep property; structer ain circuit to extend on 1301. Comm demand rep property; structer ain circuit to extend on 2301. A meeting of in a joint car are welcom without furt attend the certain structer in the scheducture. So ffice PDF format that the deb Claim by the claim from in the scheducture. Claim by the court, with a surrender in Foreign Adnotice has be extend the common demand rep property. The debtor is not creditors, exempt. You debtor is not creditors.	mon examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to ayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's arting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Unde umstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court
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this notice, in its collate clerk's offic PDF format that the deb Claim by the claim from in the sched court, with surrender in Foreign Ad notice has be extend the court by the "Dea bankruptcy" Exempt Property The debtor is no debtor is	of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses use) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors to attend, but are not required to do so. The meeting may be continued and concluded at a later date ther notice. Confirmation of Plan: The debtor (both husband and wife in a joint case) are required to onfirmation hearing. Failure to attend may result in a dismissal of the case.
never try to Bankruptcy by the "Dea bankruptcy Exempt Property The debtor to creditors, exempt. Yo debtor is no	Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with you can obtain one at any bankruptcy clerk's office (Official Form 10). A secured creditor retains rights eral regardless of whether that creditor files a Proof of Claim. A proof of claim should be filed in the ete, in person, or by mail with a copy of the proof of claim on diskette or compact disk (CD) preferably in the Attorneys may use the court's ECF System to file a creditor's proof of claim electronically, provided for has not retained a Claims and Noticing Agent in its bankruptcy case. If you do not file a Proof of the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed tules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may important non—monetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a ldress: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this open mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to deadline.
to creditors, exempt. Yo debtor is no	is seeking a discharge of most debts, which may include your debt. A discharge means that you may collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Code §§ 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office adline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The clerk's office must receive the complaint and any required filing fee by that deadline.
	is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as us may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must objection by the "Deadline to Object to Exemptions" listed on the front side.
Office attorney's lo unable to fil	that you file in this bankruptcy case should be filed on the court's Electronic Case File System using an
Creditor with a Consult a la Foreign Address case.	ogin and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are le electronically or to submit a copy of your filing on diskette or CD, you may file conventionally, at you submit with your filing an affidavit of your inability to comply.
Refe	ogin and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are le electronically or to submit a copy of your filing on diskette or CD, you may file conventionally,

UNITED STATES BANKRUPTCY COURT Southern District of New York		PROOF OF CLAIM			
Name of Debtor: Joseph A. Pagliocca	Case Number: 10-23264 (rdd)				
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.					
Name of Creditor (the person or other entity to whom the debtor owes money or property):	1	ck this box to indicate that this claim nds a previously filed claim.			
Name and address where notices should be sent:	Court Claim Number:(If known)				
Telephone number:	Filed on:				
Name and address where payment should be sent (if different from above):	Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.				
Telephone number:	☐ Check this box if you are the debtor or trustee in this case.				
1. Amount of Claim as of Date Case Filed: \$	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.				
If all or part of your claim is entitled to priority, complete item 5.	Specify th	e priority of the claim.			
□Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		Domestic support obligations under 11			
2. Basis for Claim: (See instruction #2 on reverse side.)	U.S.C.	§507(a)(1)(A) or (a)(1)(B).			
3. Last four digits of any number by which creditor identifies debtor: 3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)	□Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. \$507 (a)(4).				
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.	Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).				
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe:	lease, o	2,600* of deposits toward purchase, r rental of property or services for 1, family, or household use - 11 U.S.C. (7).			
Value of Property: \$ Annual Interest Rate% Amount of arrearage and other charges as of time case filed included in secured claim,	☐ Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).				
		Specify applicable paragraph of 11 §507 (a)().			
Amount of Secured Claim: \$ Amount Unsecured: \$		3-3-1			
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.	1	Amount entitled to priority:			
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		\$			
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of			
If the documents are not available, please explain:	adjustmer				
Date: Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the c person authorized to file this claim and state address and telephone number if different from the n above. Attach copy of power of attorney, if any.					

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

A debtor is the person, corporation, or other entity

that has filed a bankruptcy case.

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

INFORMATION

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

Page 1 of 1

Total Noticed: 31

Date Rcvd: Jun 22, 2010

User: ctogher

Form ID: b9i

The following entities were noticed by first class mail on Jun 24, 2010. db +Joseph A. Pagliocca, 35 Twin Elms Lane, New City, NY 1 New City, NY 10956-3521 +Derek Sherman Tarson, Legal Aid Society of Rockland County, Inc, aty 2 Congers Road. New City, NY 10956-5113 +Jeffrey L. Sapir-13, As Chapter 13 and 12 Trustee, 399 Knollwood Road, tr White Plains, NY 10603-1936 +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551 New York State Tax Commission, Albany, NY 12205-0300 Bankruptcy/Special Procedures Section, P.O. Box 5300, smg ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122 X 1630, WARREN, MI 48090-1630 P.O. BOX 1341, MILL VALLEY, (P.O. BOX 1630, ASSET ACCEPTANCE LLC, 5221160 ASSET ACCEPTANCE LLC, F.O. BO ASTRA BUSINESS SVCES PVT LTD, BENJAMIN MICHAEL & ASSOCIATES, +CAPITAL MANAGEMENT SERVICES, LP, MILL VALLEY, CA 94942-1341 5221161 P.O. BOX 1341, P.O. BOX 609, SMITHTOWN, NY 11'
726 EXCHANGE STREET, SUITE 700
5883, HICKSVILLE, NY 11802-5883
TER, BLDG. F - ROOM 226, POMOI
N STREET, SUITE 1700, ROCHESTI SMITHTOWN, NY 11787-0609 FREET, SUITE 700, BUF 5221162 BUFFALO, NY 14210-1464 5221163 CARDWORKS SERVICING, COUNTY OF ROCKLAND, P.O. BOX 5883, 5221165 HEALTH CENTER, BL 28 EAST MAIN STREET, 5221169 POMONA, NY 10970 ROCHESTER, NY 14614-1918 +DAVIDSON FINK LLP, 5221170 30955 NORTHWESTERN, 5221172 +FEDERATED FINANCIAL CORP., FARMINGTON, MI 48334-2580 FINANCIAL RECOVERY SERVICES, 08, MINNEAPOLIS, MN 55438-5908 SAUK RAPIDS, MN 56379-0519 5221174 P.O. BXO 385908, 5221177 P.O. BOX 519, +J.C. CHRISTENSEN & ASSOCS., 21 MAIN STREET, SUITE 352, HACKENSACK, NJ 07601-7091 5221178 +MANDEE'S/RAI CREDIT, LLC, 2828 N. HARWOOD STREET, ATTN: BANKRUPTCY DEPT., P.O 5221180 +NATIONSTAR MORTGAGE, LLC, DALLAS, TX 75201-1518 SANTANDER CONSUMER, 5221181 P.O. BOX 560284, DALLAS, TX 75356-0284 P.O. BOX 337003, 5221182 +WFNNB/ MANDEE, DENVER, CO 80233-7003 The following entities were noticed by electronic transmission on Jun 22, 2010. +EDI: AMEREXPR.COM Jun 22 2010 18:38:00 EL PASO, TX 79998-1537 5221158 AMERICAN EXPRESS, P.O. BOX 981537, EDI: ARROW.COM Jun 22 2010 18:38:00 ARROW FINANCIAL SERVICES, 5996 W. TOUHY AVENUE, 5221159 NILES, IL 60714-4610 +EDI: CAPITALONE.COM Jun 22 2010 18:38:00 SALT LAKE CITY, UT 84130-0281 CAPITAL ONE BANK USA N.A., P.O. BOX 30281, 5221164 +EDI: RMSC.COM Jun 22 2010 18:38:00 EL PASO, TX 79998-1439 CARECREDIT. C/O GE MONEY BANK. PO BOX 981439. 5221166 +EDI: CHASE.COM Jun 22 2010 18:38:00 5221167 CHASE BANK USA, N.A., PO BOX 15298, WILMINGTON, DE 19850-5298 +EDI: CITICORP.COM Jun 22 2010 18:38:00 5221168 CITIBANK (SOUTH DAKOTA), N.A.,

SIOUX FALLS, SD 57104-0493

HSBC BANK,

FIA CARD SERVICES,

DEPARTMENT OF THE TREASURY,

MIDLAND CREDIT MGMT, INC.,

P.O. BOX 5253,

BILLING INQUIRIES,

HARVARD COLLECTION SERVICES,

CAROL STREAM, IL 60197-5253

TOTAL: 11

SUITE 2,

INTERNAL REVENUE SERVICE,

8875 AERO DRIVE,

**** BYPASSED RECIPIENTS *****

P.O. BOX 15026,

4839 N. ELSTON AVENUE,

SAN DIEGO, CA 92123-2251

701 EAST 60TH STREET N., SIOUX FALL: +EDI: BANKAMER.COM Jun 22 2010 18:38:00

+EDI: HFC.COM Jun 22 2010 18:38:00 EDI: IRS.COM Jun 22 2010 18:38:00

KANSAS CITY, MO 64999-0002 +EDI: MID8.COM Jun 22 2010 18:43:00

+E-mail/Text: bkynotice@harvardcollect.com

District/off: 0208-7

Case: 10-23264

5221173

5221175

5221176

5221171

5221179

NONE. TOTAL: 0

CHICAGO, IL 60630-2589

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

WILMINGTON, DE 19850-5026

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2010 Signat

Joseph Spections